Nationalised Banks provide Rabi and Kharif loans to farmers as per the guidelines framed by RBI. There is no specific report regarding deprivation of the farmers for Rabi and Kharif loans by the nationalised banks.

Assessment of loan paying capacity of States

†358. SHRI HARISH RAWAT: Will the Minister of FINANCE be pleased to state:

(a) the details of the loans taken from different national and international financial institutions and market by Uttarakhand, Jharkhand, Chhattisgarh and Gujarat during the last six years; and

(b) whether the assessment of the capacity of the loan repayment of these States has been made?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The details of the loans taken from different national and international financial institutions by Uttarakhand, Jharkhand, Chhattisgarh and Gujarat in the last six years is given in the enclosed Statement (*See* below).

(b) No Sir. However, for a limited purpose of debt sustainability, States having interest payments to Total Revenue Receipts ratio of greater than 20% are taken to be debt stressed.

Statement

*Loans taken by States from National and International Sources from 2001-02 to 2006-07**

(Rs. in crores)

Sl. No.	States	loan taken from	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
1	2	3	4	5	6	7	8	9
1.	Chhattisgarh	National FIS	318.89	1070.65	800.63	580.32	183.78	117.28
		International FIS	4.72	38.33	3.50	8.26	44.55	45.03
		GRAND TOTAL	323.61	1108.98	804.13	588.58	228.33	162.31
2	Gujarat	National FIS	1883.62	2706.62	3897.91	4343.05	1482.27	879.00
		International FIS	623.53	1123.46	704.05	853.77	459.72	616.27
		GRAND TOTAL	2507.15	3830.08	4601.96	5196.82	1941 .99	1495.27
3.	Jharkhand	National FIS	1364.29	1720.30	873.47	2218.04	5603.00	910.52
		International FIS	0.00	0.00	1.06	1.02	2.05	12.44 $
		GRAND TOTAL	1364.29	1720.3	874.53	2219.06	5605.05	922.96

†Original notice of the question was received in Hindi.

1	2	3	4	5	6	7	8	9
4.	Uttarakhand	National FIS	2018.64	2885.34	3474.94	2439.86	1976.89	1904.35
		International FIS	17.41	200.71	115.17	65.79	34.82	47.9497 $
		GRAND TOTAL:	2036.05	3086.05	3590.11	2505.65	2011.71	1952.30

* Based on responses received from State Govts.

$ ACA released for Externally Aided Projects in the State Sector

New banking Ombudsman Scheme

359. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have introduced a new banking Ombudsman Scheme;

(b) if so, the details thereof;

(c) the salient distinction between the new scheme with the old one;

(d) the number of complaints registered with the Banking Ombudsman by intending borrowers, falling under the priority sector of loans, belonging to minority, ST, SC and other disadvantaged categories respectively about denial of loans by PSU and private sector banks year-wise since 2000-01 till 2006-07;

(e) the details of steps taken for redressal in respective cases; and

(f) steps being taken to improve upon the Ombudsman mechanism in future?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) A new Banking Ombudsman Scheme came into effect from January 1, 2006. The Banking Ombudsman Scheme, 2006, *inter-alia*, covers new grounds of complaints such as Credit Card complaints and complaints against non-adherence to Fair Practice Code by banks, facilitate online submission of complaints, etc,.

(c) The salient distinction between the Banking Ombudsman Scheme, 2002 and 2006 are given in Statement (*See* below).

(d) and (e) The database of RBI does not generate the information in the manner as called for in the question. However, the Year-wise details of number of complaints against sanctioning of loans and advances dealt under the Banking Ombudsman Scheme from the year 2001-02 to 2005-06 are given as below:

During the year	2001-02	2002-03	2003-04	2004-05	2005-06
Loans and advances	1982	1651	1226	2291	5215

(f) Reserve Bank constantly works on making appropriate changes to the Banking Ombudsman Scheme so that the same will serve the customers of banks. An amendment to BO Scheme, 2006 was made in May, 2007 allowing complainants to appeal against the decisions of the Banking Ombudsman to reject a complaint.